

In re:
Shackarah S. Vera
Debtor

Case No. 20-10823-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 23, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db	+ Shackarah S. Vera, 10 Shipley Place, Philadelphia, PA 19152-1615

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor SONYMA bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
JOHN L. MCCLAIN	on behalf of Debtor Shackarah S. Vera aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubilee bk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, bkecf@friedmanvartolo.com

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LAUREN MOYER

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

MARIO J. HANYON

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Shackarah S. Vera
Debtor
Maureen A. Rose
Co-Debtor

Fay Servicing, LLC as servicer for U.S.
Bank National Association, not in its
individual capacity, but solely as
Trustee for RMTP Trust, Series 2021
Cottage-TT-V
v.

Shackarah Vera
Maureen A. Rose
Kenneth E. West
Respondents

CASE NO.: 20-10823

CHAPTER 13

Judge: Patricia M. Mayer

Hearing Date: July 23, 2024 @ 1:00 PM

Objection Deadline: July 2, 2024

ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY

UPON consideration of the Application of Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, together with any successor and/or assign, ("Movant") dated June 18, 2024 and with good cause appearing therefore, it is

ORDERED the automatic stay, heretofore in effect pursuant to 11 U.S.C. § 362 (d)(1);
modifying
~~vacating~~ the automatic stay to permit Movant, its successors and/or assigns, to enforce its mortgage on the Debtor's premises located at 10 Shipley Pl, Philadelphia, PA 19152; and it is further;

ORDERED that the Co-Debtor stay in effect as it pertains to Maureen A. Rose pursuant to section 1301(a) of the Bankruptcy Code is hereby modified to allow Movant its successors and/or assigns to commence and /or continue with a foreclose action and eviction proceeding with regard to the Premises; and it is further

ORDERED that Movant is permitted to offer and provide Debtors with information regarding a potential Forbearance Agreement, short sale, deed in lieu, loan modification, Refinance Agreement, or other loan workout/loss mitigation agreement, and to enter into such agreement with Debtors without further order of the court, and it is further

ORDERED that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further

ORDERED that Movant is no longer required to send and/or file the Notices required by Fed. R. Bankr. P. 3002.1; and it is further

ORDERED that the Movant shall promptly report to the Chapter 13 Trustee any surplus monies realized by any sale of the Property.

BY THE COURT:



Date: July 23, 2024

Hon. Patricia M. Mayer

U.S.B.J